

**DIAL SOUTH WORCESTERSHIRE**

**Charity Number : 1085677**

**Company No: 04150056**

**Annual Report to Trustees for the Year 2024 to  
2025**

# Welcome and Introduction

The Trustees are pleased to present their annual report and accounts for the year to 31<sup>st</sup> March 2025.

## Chair

The past year has seen several challenges together with the beginning of new opportunities for the charity. Both served to strengthen the service foundation and provide the platform to move forward for a more diverse and positive future.

Thanks, must be expressed to Elena Round, staff and volunteers for their sterling work and perseverance over the past 12 months. Their commitment and dedication have gone well above and beyond expectations.

As Chair I would also like to pass on my gratitude to the Trustees for their support and sound decision making. Thereby helping to stabilise and underpin the charity's future viability and development.

For DIAL the future is now looking brighter, with increased financial security and scope to commit to enhancing and broadening service provision.

Elise Masterman

Chair

### Charity Chief Executive

I am again delighted to be presenting this annual report to Trustees and Board Members.

Whilst the last year has been yet another rollercoaster journey there have been so many important positive steps in the Charity's continuing progression and I am so delighted with how far we have come.

We have experienced challenges, frustrations and many highs along the way but what we have achieved has been done to the amazing team both paid and unpaid. Without their absolute commitment and dedication, we would not be in the position we are today.

I'd also like to give thanks to the owners and management team at Friary Walk (previously Crowngate). It is their unwavering support that has helped the charity to be able to take the next steps on our journey and help in its growth ambitions.

As I said in my report last year much remains to be done to ensure the charity can survive in difficult times both financially and in service delivery.

We have many exciting things to look forward to in particularly our rebranding.

We have found ourselves at the sharp end in supporting our clients and along the way we have discovered new opportunities as a charity which will only add to a bright and positive future.

Elena Round

Charity Chief Executive

### Our purposes and activities

DIAL South Worcestershire is a long-established disability advice charity providing free, impartial advice and information to the disability community.

The charity is able to offer advice and information to its clients age range of 0 to 100.

Originally DIAL South Worcestershire has only supported clients who lived in the south of the county of Worcestershire, namely. However, during the previous financial year this geographical offering was extended to serve clients in the whole of the county.

For several years, the charity has focussed primarily on helping its clients complete a limited number of welfare benefit forms and in certain circumstances supporting clients with their benefit appeals. However during the year the charity has expanded its service offering to support clients with further welfare benefits support ie the completion of Attendance Allowance forms, Household Support Fund vouchers, blue badges etc. More information and advice services have come on board.

### Premises

Perhaps our most significant change has been the move to our new offices within the Crown gate Centre (now called Friary Walk) The Lease was signed in November 2024 and the renovation works were undertaken by the Landlord. Without the generosity of the new owners of Friary Walk the move simply would not have happened and our future would have been in jeopardy. Thanks go Mike Lloyd and Anthony Wardell. It is so lovely to be able to have a sink and running water to make drinks.

The move has allowed us to have further interview areas and most importantly a private interview room to give clients the privacy they deserve.

Whilst we were afforded generosity of many (much of the furniture was donated) the move did come at unexpected costs but we now have an office to be proud of.

The move also allowed us to have new space to recruit new volunteers.

### Funding

During the year a number of successful funding bids were made.

We received funding from:

Worcestershire County Council

Worcester City Council

The John Martin Charity.

#### Donations:

During the year total donations received was £3788.50

#### Service Updates

During the year we were able to extend our outreach location to Evesham following receipt of funding from The John Martin Charity

We also received funding to introduce a new information and adviser post following additional funding received from Worcestershire County Council to develop an information and advice signposting service.

We also received funding to offer Household Support Fund vouchers to clients. This service had been in place since Covid as other WAN partners were already delivering the service but we had not previously participated. This has proved a huge success.

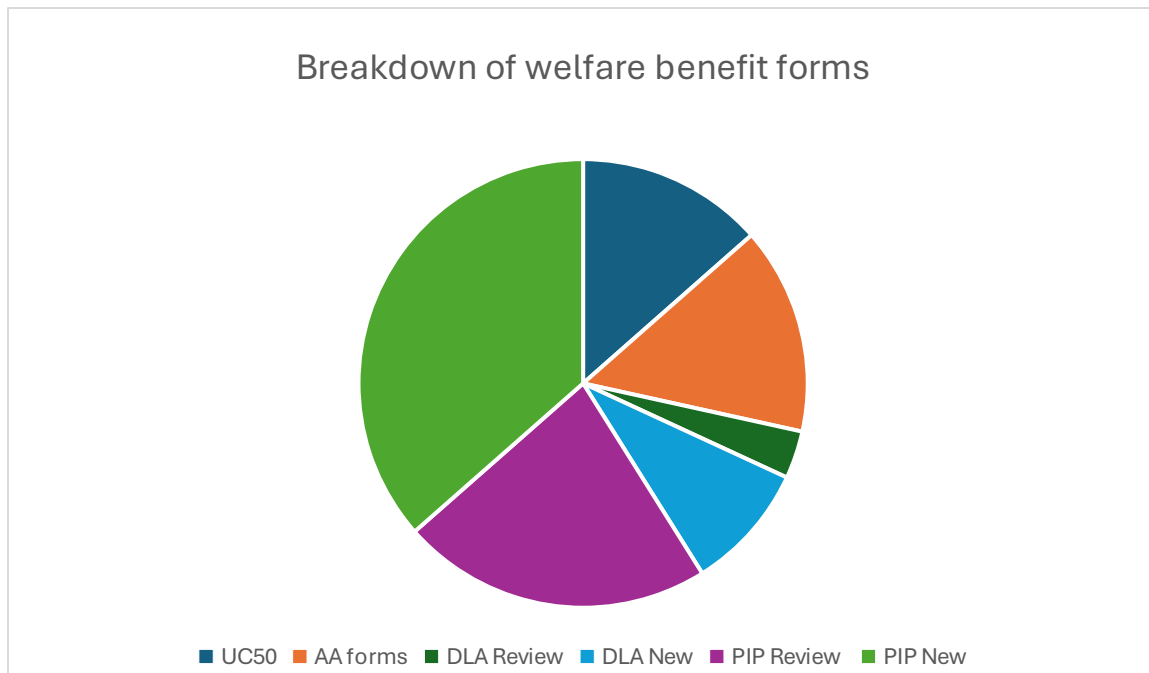
#### Outreach Locations

During this financial year we were able to offer outreach appointments to our clients at Perdiswell Young Persons leisure centre Worcester and Evesham

#### Welfare Benefits Analysis

During the year we supported 3198 clients.

We completed 348 welfare benefits forms.



### Financial Gain

During the year we successfully secured £2,346,329 in welfare benefits for clients of which £302,869 was in welfare benefit appeals.

### WAN Partnership

We continue to have an excellent working relationship with our partners within WAN (Worcestershire Advice Network) and I am grateful for their support and belief in our work. Funding opportunities have arisen during the year and we have happily grasped those opportunities

### AQS

As a charity we have strived during the year to continually improve both in terms of compliance, governance and training to ensure our AQS standard are maintained. A significant amount of ongoing work is undertaken to ensure we maintain our quality standards.

During the last year a significant review has been undertaken of the services the charity offers, options for new services and scope for future development of services with a view to funding applications.





# **Dial South Worcestershire**

## **Financial Accounts**

For the Year Ending 31 March 2025

Company Registration No. 04150056

Charity registration No. 1085677

( A company Limited by Guarantee )

Dial South Worcestershire  
For the Year Ending 31 March 2025  
Management Committee

Trustees

The Trustees and officers serving during the year and since the year end were as follows :

Elena Victoria Round ( Secretary)

Elise Masterman ( Chair of Trustees)

Donna Saunders

Janet Butler

Rachael Chapman

Susan Ellis

Ann Marden

## **INDEPENDENT EXAMINER'S REPORT**

**Dial South Worcestershire**

**FOR THE YEAR ENDED 31 March 2025**

I report to the trustees on my examination of the accounts of Dial South Worcestershire Charitable Trust for the year ended 31 March 2025.

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 (the Act).

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity's Commission under section 145(5)(b) of the Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with my examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

.....

James Wright-Anderson FCCA

Chartered Certified Accountant

Duffy Regan & Co.

9 Malvern Road

Worcester WR2 4LE

# Dial South Worcestershire

## Balance Sheet

As At 31 March 2025

	Note	General Fund	Restricted Funds	Total	2024
<b>FIXED ASSETS</b>		1,495	-	1,495	-
<b>CURRENT ASSETS</b>					
Cash at Bank and in Hand		76,186	-	76,186	46,372
Other Debtors		344	-	344	1,931
		-----	-----	-----	-----
Total Current Assets		78,025	-	78,025	48,303
<b>CURRENT LIABILITIES</b>					
Accruals & Short Term Creditors	12	(30,396)	-	(30,396)	(6,494)
		-----	-----	-----	-----
<b>NET ASSETS</b>		47,629	-	47,629	41,809
		-----	-----	-----	-----
<b>GENERAL RESERVES</b>					
As at 1 April 2024		41,809	-	41,809	46,523
Change in Reserves		5,820	-	5,820	(4,714)
		-----	-----	-----	-----
As at 31 March 2025		47,629	-	47,629	41,809
		-----	-----	-----	-----

For the year ending 31/03/2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies regime.

SIGNED

Elise Masterman

Chair of Trustees

Date

Dial South Worcestershire

Statement of Financial Activities

For the Year ending 31 March 2025

Income and Expenditure account

	Note	General fund	Restricted funds	Total	2024
INCOMING RESOURCES					
Worcs CC SS Grant	2a	35,340	-	35,340	22,918
John Martins Charity		6,180	-	6,180	-
HMRC		-	-	-	-
Donations	4	3,788	-	3,788	1,305
Bank Interest	4	1,255	-	1,255	918
Discount		60	-	60	-
		-----	-----	-----	-----
		46,623	-	46,623	25,141
		-----	-----	-----	-----
RESOURCES EXPENDED					
Charitable Expenditure	3a	40,803	-	40,803	29,855
		-----	-----	-----	-----
TOTAL RESOURCES EXPENDED		40,803	-	40,803	29,855
		=====	=====	=====	=====
Transfer between funds	5	-	-	-	-
		-----	-----	-----	-----
Net Movement in Funds	5	5,820	-	5,820	(4,714)
		=====	=====	=====	=====
Fund Balance brought forward		41,809	-	41,809	46,523
Fund Balance carried forward		47,629	-	47,629	41,809
		=====	=====	=====	=====

Dial South Worcestershire  
For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025

1 Accounting Policies

a) Basis of preparation of accounts

The Financial Statements have been prepared under the historical cost convention and comply with the Companies Act 1985. The Financial Statements have been prepared in accordance with the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities March 2005', the Financial Reporting Standard for Smaller Entities (FRSSE) and applicable accounting standards.

b) Fund Accounting

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the charitable objective of DIAL.

Restricted funds are subject to specific restrictions imposed by donors or by the purpose of the appeal. The purpose and use of restricted funds is set out in the notes of the financial statements.

c) Incoming resources

All income is accounted for as soon as DIAL has entitlement to the income, there is certainty of receipt, and the amount is quantifiable.

Donated facilities are as described in note 9.

d) Pension policy

DIAL operates a pensions policy in compliance with stakeholder pension requirements and contributes at the rate of 5% of salary.

e) Resources expended

All expenditure is accounted for on an accruals basis and has been listed under headings which aggregate all the costs related to that activity. Where costs cannot be directly attributed, they have been allocated to activities on a basis consistent with the use of resources.

Direct costs, including directly attributable salaries, are allocated on an actual cost basis to the areas of activity. Overheads are allocated between expense headings on the basis of time spent. Governance costs are no longer required to be displayed separately in the financial accounts and organisational administration and compliance with constitutional and statutory requirements.

f) Fixed Assets Policy

Assets valued at under £1,000 are written off in the year of purchase. Assets over £1,000 are depreciated at 25% of cost per annum for tangible fixed assets and 33% of cost per annum for computers so as to write off their expected useful lives.

g) Changes to previous accounts

None

h) Interest Received

In accordance with ACEVO recommendation, interest received on combined bank accounts has been allocated proportionately to restricted accounts only when there has been a specific request in the contract with the funding organisations. No such requests have been received.

## Dial South Worcestershire

For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025 Continued

### 2 Income

#### a) Grants

Dial South Worcestershire has a contract from Worcestershire County Council (WCC) as part of the Worcestershire Advice Network partnership with Citizen's advice / WHABAC and Age UK's to provide information services on contract to the council

#### b) Fundraising

Dial has been successful in winning funds from various trusts and charities which are outlined below. Without the support of these sponsors Dial would not be able to carry out the full range of its services and we are extremely grateful for their support.

	General Fund £	Restricted Funds £	2025 Total £	2024 £
Discount	60	-	60	-
Sundry Donations	3,788	-	3,788	1,305
MS Society	-	-	-	-
Worcester advice Network	35,340	-	35,340	22,918
Disability LTD	-	-	-	-
John Martins Charity	6,180	-	6,180	-
Worcestershire CAB	-	-	-	-
Bank Interest	<u>1,255</u>	<u>-</u>	<u>1,255</u>	<u>918</u>
	<u>46,623</u>	<u>-</u>	<u>46,623</u>	<u>25,141</u>

### 3 Resource expended

The Activities of the charity are determined by the direct request of clients. It is estimated that about 15% of the time spent on the core project is spent on management and administration.

#### a) Analysis of total resources expended

	General Fund £	Restricted Funds £	Total £
Charitable Activities	<u>40,803</u>	-	<u>40,803</u>

#### b) Transfer between funds

	General Fund £	Restricted Funds £
Transfer between funds	-	-
	=====	=====

Dial South Worcestershire  
For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025 Continued

c) Analysis of Costs	Total
	£
Salaries	26,162
Travel	76
Telephone and Postage	1,638
Professional Fees	700
Copier Hire	735
Printing	815
Core	3,133
Insurance	1,302
Depreciation	737
Penalties	803
IT Support	921
Repairs and Maintenance	2,346
Training	310
Marketing	225
Independent Examiners Review	<u>900</u>
	<u>40,803</u>

From April 2024 to March 2025 there were two part time employees who worked the equivalent of 1.2 FT employees (based on a 37 hour week.)

#### 4 Analysis of Income resources

The principal incoming resources are grants and fundraising.



Dial South Worcestershire  
For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025 Continued

5 Movement of Funds

	General Fund	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
Income				
HMRC	-	-	-	-
Sundry Donations	3,788	-	3,788	1,305
MS Society	-	-	-	-
Worcestershire advice network Disability Ltd	35,340	-	35,340	22,918
John Martins charity	-	-	-	-
Worcestershire CAB	6,180	-	-	-
Bank Interest	-	-	-	-
Discount	1,255	-	1,255	918
	60	-	60	-
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	<u>46,623</u>	<u>-</u>	<u>46,623</u>	<u>25,141</u>
Expenditure	40,803	-	40,803	29,855
Transfers	-	-	-	-
Net Balance	<u>5,820</u>	<u>-</u>	<u>5,820</u>	<u>(4,714)</u>
B/fwd.	<u>41,809</u>	<u>-</u>	<u>41,809</u>	<u>46,523</u>
Balance	<u>47,629</u>	<u>-</u>	<u>47,629</u>	<u>41,809</u>

**Dial South Worcestershire**  
**For the Year Ending 31 March 2025**

**Notes to the Financial Statements for the year ending 31 March 2025 Continued**

6 No Remuneration was paid to trustees during the year.

7 No travel expenses were paid to trustees during the year.

8 No indemnity insurance was paid to protect the charity from loss arising from the neglect or defaults of its employees and volunteers.

9 The Trustees and staff gratefully acknowledge the support by the Crown Estate through the provision of premises and services free of cost, and the continued support of volunteers who enable the work of DIAL.

**10 Reserves and future liabilities**

The trustees have a policy of maintaining the reserves above a level that would meet the predicted redundancy costs of the staff; there are no contract costs for premises or services.

**11 Debtors and prepayments**

Debtors include £344 due from HMRC for overpaid PAYE.

**12 Creditors and Accruals**

Deferred grant income received £29,250, Accruals include £900 per the Independent Examiners Fees. Other Creditors being £246 due to staff.

**13 Balances in restricted funds**

There are no restricted funds.

**14 Fixed Assets**

Purchases of less than £1,000 are written off in the year of acquisition. DIAL has 1 single asset of value greater than £2,000. Value at 31 March 2025 of office computers £1,495

**15 Organisation risks**

Future funding of the organization beyond March 2025 depends on the renewal of replacement of existing Service Level agreement for the core project and securing sources of funding for the Welfare Benefit Advice.

**16 Reserves Policy**

The Trustees have a policy to maintain sufficient reserves to ensure the continued operation of the charity for three months.

# **Dial South Worcestershire**

## **Financial Accounts**

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Company Registration No. 04150056

Charity registration No. 1085677

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Dial South Worcestershire  
For the Year Ending 31 March 2025  
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Trustees

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Donna Saunders

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Elise Masterman

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Dial South Worcestershire  
For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025

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All income is accounted for as soon as DIAL has entitlement to the income, there is certainty of receipt, and the amount is quantifiable.

Donated facilities are as described in note 9.

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g) Changes to previous accounts

None

h) Interest Received

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## Dial South Worcestershire

### For the Year Ending 31 March 2025

#### Notes to the Financial Statements for the year ending 31 March 2025 Continued

## 2 Income

### a) Grants

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### b) Fundraising

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## 3 Resource expended

The Activities of the charity are determined by the direct request of clients. It is estimated that about 15% of the time spent on the core project is spent on management and administration.

### a) Analysis of total resources expended

	General Fund £	Restricted Funds £	Total £
Charitable Activities	<u>40,803</u>	-	<u>40,803</u>

### b) Transfer between funds

	General Fund £	Restricted Funds £
Transfer between funds	-	-
	=====	=====

Dial South Worcestershire  
For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025 Continued

c) Analysis of Costs	Total £
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#### 4 Analysis of Income resources

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Dial South Worcestershire  
For the Year Ending 31 March 2025

Notes to the Financial Statements for the year ending 31 March 2025 Continued

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**Dial South Worcestershire**  
**For the Year Ending 31 March 2025**

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7 No travel expenses were paid to trustees during the year.

8 No indemnity insurance was paid to protect the charity from loss arising from the neglect or defaults of its employees and volunteers.

9 The Trustees and staff gratefully acknowledge the support by the Crown Estate through the provision of premises and services free of cost, and the continued support of volunteers who enable the work of DIAL.

**10 Reserves and future liabilities**

The trustees have a policy of maintaining the reserves above a level that would meet the predicted redundancy costs of the staff; there are no contract costs for premises or services.

**11 Debtors and prepayments**

Debtors include £344 due from HMRC for overpaid PAYE.

**12 Creditors and Accruals**

Deferred grant income received £29,250, Accruals include £900 per the Independent Examiners Fees. Other Creditors being £246 due to staff.

**13 Balances in restricted funds**

There are no restricted funds.

**14 Fixed Assets**

Purchases of less than £1,000 are written off in the year of acquisition. DIAL has 1 single asset of value greater than £2,000. Value at 31 March 2025 of office computers £1,495

**15 Organisation risks**

Future funding of the organization beyond March 2025 depends on the renewal of replacement of existing Service Level agreement for the core project and securing sources of funding for the Welfare Benefit Advice.

**16 Reserves Policy**

The Trustees have a policy to maintain sufficient reserves to ensure the continued operation of the charity for three months.